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REMARKS

The Applicants and the undersigned thank Examiner Robinson for her careful review of this application. Claims 1-95 have been rejected by the Examiner. Upon entry of this amendment, Claims 1-62 and 64-95 remain pending in this application. Claim 63 has been cancelled. The eleven independent claims are Claims 1, 24, 36, 50, 58, 79, 80, 84, 88, 90, and 94.

Consideration of the present application is respectfully requested in light of the above amendments to the application and in view of the following remarks.

Objection to the Specification

The Examiner objected to specification for failing to start the claims section on a separate sheet of paper. The Applicants have amended the specification in accordance with the Examiner's helpful comments. Reconsideration and withdrawal of this objection are respectfully requested.

Objection to the Claims

The Examiner objected to Claim 79 for failing to provide proper punctuation so that the Examiner can distinguish between the preamble section and body of the claim. The Applicants have amended the claim in accordance with the Examiner's helpful comments. Reconsideration and withdrawal of this objection are respectfully requested.

Rejection under 35 U.S.C. § 112, first paragraph

The Examiner rejected Claims 79 and 80-83 under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the Applicants regard as the invention. In response to this rejection, the Applicants have amended these claims in accordance with the Examiner's comments. Reconsideration and withdrawal of these rejections are respectfully requested.

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Rejections under 35 U.S.C. §§ 102 and 103

The Examiner rejected Claims 1-35 and 50-95 under 35 U.S.C. § 102(e) as being anticipated by U.S. Pat. No. 6,385,596 issued in the name of Wiser et al. (hereinafter the "Wiser reference"). The Examiner rejected Claims 36-49 under 35 U.S.C. § 103(a) as being obvious over the Wiser reference in view of U.S. Pat. No. 6,005,939 issued in the name of Fortenberry et al. (hereinafter the "Fortenberry reference").

The Applicants respectfully offer remarks to traverse these rejections. The Applicants will address each independent claim separately as the Applicants believe that each independent claim is separately patentable over the prior art of record.

Independent Claim 1

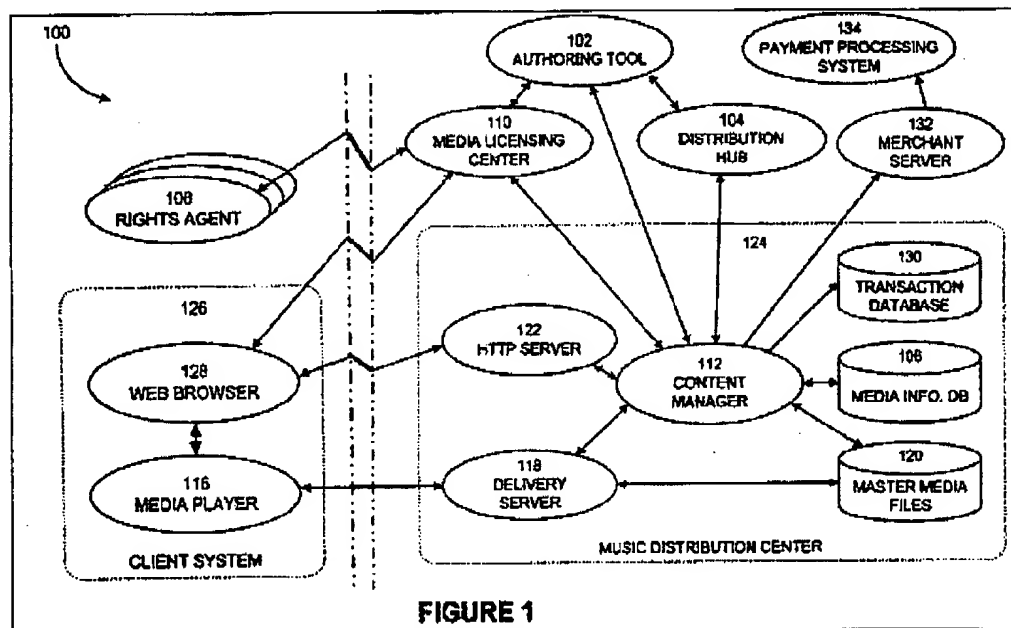
The rejection of Claim 1 is respectfully traversed. It is respectfully submitted that the Wiser and Fortenberry references fail to describe, teach, or suggest the combination of: (1) storing an information account in a central data repository accessible via the distributed electronic network, the information account comprising a plurality of consumer information elements associated with a consumer and being subject to the consumer's control and management; (2) receiving with a database management system, a request over the distributed electronic network from a network device for one or more selected consumer information elements, the request including consumer authentication information and being made by the network device responsive to an input command supplied by the consumer; (3) in response to the request, authenticating the consumer based on the authentication information, retrieving the selected consumer information elements from the information account by filtering data from the information account with the database management system, and transmitting the selected consumer information elements, over the distributed electronic network, to the network device; and (4) autopopulating the selected consumer information elements into at least one input field of a web page file, as recited in amended independent Claim 1.

The Wiser reference generally describes a secure online music distribution system that provides consumers with flexibility and ease of use in the selection, previewing, downloading, and transporting of audio and other digital media over the Internet, and that provides for security

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of the media throughout the distribution system. The online music distribution system of the Wisner reference includes a variety of cooperative components that communicate over a public network, such as the Internet.

The system 100 of the Wisner reference employs a client-server architecture. The system includes a music distribution center 124 which operates with any number of client systems 126. See Figure 1 of the Wisner reference reproduced below and in column 5, lines 42-46.



The music distribution center 124 includes a content manager 112, and at least one delivery server 118 and an HTTP (HyperText Transfer Protocol) server 122. The content manager 112 maintains a media information database 106, a master media file system 120, and a transaction database 130. In addition, the music distribution center 124 interfaces with a media licensing center 110, which in turn communicates with one or more distributed rights agent servers 108 and merchant servers 132. See Wisner reference, column 5, lines 48-57.

The merchant servers 132 interface with various payment processing systems 134. Client systems 126 include a media player 116 and a Web browser 128. In a preferred embodiment, there are additional delivery servers 118 and media licensing centers 110 that operate

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independently and externally to a music distribution center 124, and interface with it to provide the same functionality as its local complementary components. See Wiser reference, column 5, lines 57-65.

The registration process 600 illustrated in Figure 6 of the Wiser reference describes authenticating consumer based information elements from an information account and transmitting selected consumer information elements over a distributed electronic network to a network device. Figure 6 of the Wiser Reference describes returning a passport 400 to a Web Browser 128 of a user after a credit card of the user is authorized (approved). See Figure 6 reproduced below, Step 618, and in column 13, lines 55-65 of the Wiser reference.

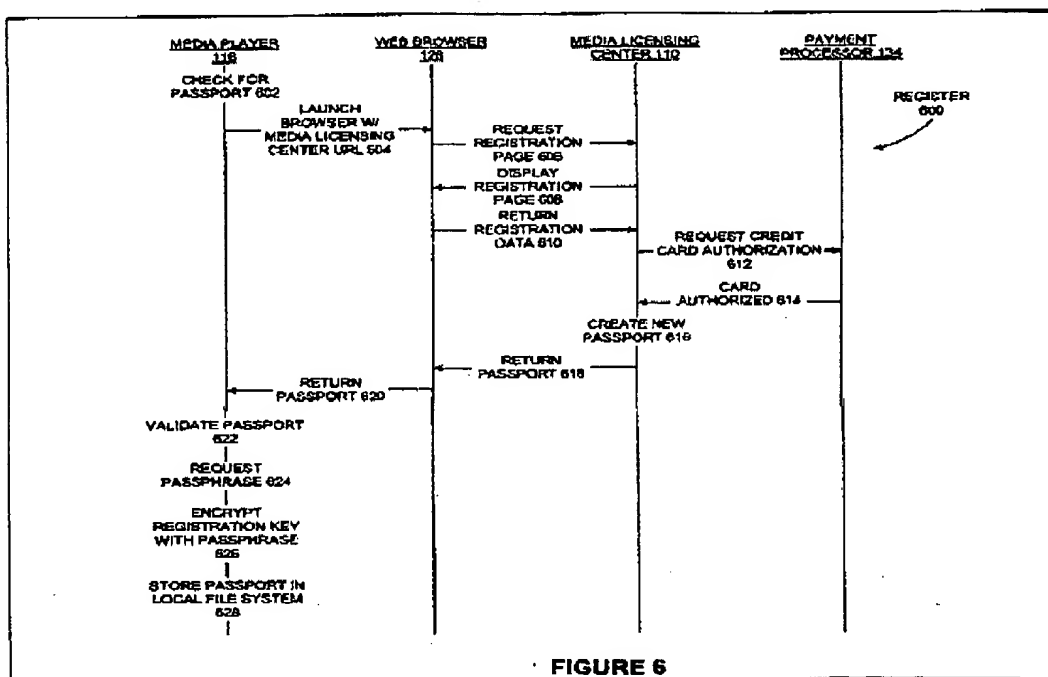


FIGURE 6

In Step 618, the Wiser reference explains that a passport 400 is returned to a web browser 128 over a secure connection with a predefined MIME type that identifies it to the web browser 128 as being data for the media player 116. The web browser 128 passes the passport to the media player 116 in step 620.

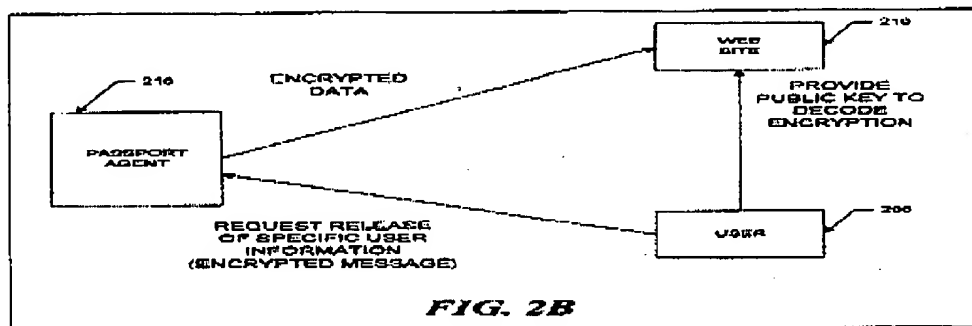
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One of ordinary skill in the art recognizes that the Wiser reference is not at all concerned with authenticating a consumer based on authentication information and retrieving selected consumer information elements from an information account by filtering data from the information account with the database management system. The Wiser reference also does not provide any teaching of autopopulating the selected consumer information elements into at least one input field of a web page file, as recited in amended independent Claim 1. Instead, the Wiser reference is merely concerned with user account information for automated payment processing for the on line distribution of music.

The Fortenberry Reference

The Examiner admits that the Wiser reference fails to provide any teaching of a web page file that prompts a consumer to input selected consumer information elements. To make up for this deficiency, the Examiner relies upon the Fortenberry reference.

The Fortenberry reference generally describes a passport system in Figure 2B in which a user 208 who wishes to conduct a transaction at web site 210 requests that passport agent 216 release specific user information to web site 210. See Figure 2 of the Fortenberry reference reproduced below and column 6, lines 15-20.



The request of the Fortenberry reference is made as an encrypted message to passport agent 216. The passport agent 216 usually has already been provided a key with which to decrypt the encrypted message from user 208. The passport agent 216 decrypts the request from user 208 to determine the particular web site to which a passport of the user 208 should be sent. The passport agent 216 then can provide encrypted data to the web site 210. The user 208 has

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previously provided to web site 210 a public key with which web site 210 can decode the encrypted data provided by passport agent 216. See the Fortenberry reference, column 6, lines 20-30.

The web site 210 receives the encrypted user information (i.e. the passport) from passport agent 216 and unlocks the message using the public key provided by the user 208. If the web site 210 is unable to unlock any of the environment variables in the passport, the request is ignored. The user 208 can provide to web site 210 one of several public keys which allow web site 210 to unlock data having one of several security levels. See Fortenberry reference, column 6, lines 31-38.

With this passport system of the Fortenberry reference, a user 208 can ask the passport agent 216 to release specific information to a website 210. Opposite to the invention described in amended independent Claim 1, the passport agent 216 of the Fortenberry reference does not perform any filtering. The passport agent 216 merely passes all of the information to the website 210. The amount of access that the website 210 has to the information provided by the passport agent 216 is based on the security level or type of public key provided by the user 208. One public key provided by the user 208 may provide complete access to the information while another public key will allow only a limited amount of access to the information.

Conclusion Regarding Independent Claim 1

In light of the differences between the claims and the Wisner and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 1. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

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Independent Claim 24

The rejection of Claim 24 is respectfully traversed. It is respectfully submitted that the Wisner and Fortenberry references fail to describe, teach, or suggest a computer readable medium provided with a combination of instructions for: (1) storing an information account in a central data repository accessible via the distributed electronic network, the information account comprising a plurality of consumer information elements associated with a consumer and being subject to the consumer's control and management; (2) receiving with a database management system, a request over the distributed electronic network from a network device for one or more selected consumer information elements, the request including consumer authentication information and being made by the network device responsive to an input command supplied by the consumer; (3) in response to the request, authenticating the consumer based on the authentication information, retrieving the selected consumer information elements from the information account by filtering data from the information account with the database management system, and transmitting the selected consumer information elements, over the distributed electronic network, to the network device; and (4) autopopulating the selected consumer information elements into at least one input field of a web page file, as recited in amended independent Claim 24.

Similar to the analysis of independent Claim 1, the Examiner's proposed combination of references fails to address the specifics of filtering data from the information account with the database management system, and transmitting the selected consumer information elements, over the distributed electronic network, to the network device. The Examiner's proposed combination fails to teach autopopulating the selected consumer information elements into at least one input field of a web page file, as recited in amended independent Claim 24.

In light of the differences between amended Claim 24 and the Wisner and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 24. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

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Independent Claim 36

The rejection of Claim 36 is respectfully traversed. It is respectfully submitted that the Wisner and Fortenberry references fail to describe, teach, or suggest the combination of: (1) hosting a web page file accessible via the distributed electronic network by a client device executing a browser, the web page file prompting a consumer to input selected consumer information elements; (2) executing a server-side application configured for communication with a host server that hosts a central data repository, the server-side application operable to: (a) determine the selected consumer information elements that are to be input into the web page file by the consumer, (b) transmit a request to the host server for retrieval of the selected consumer information elements from an information account associated with the consumer, (c) retrieving the selected consumer information elements by filtering data from the information account with a database management system; (3) autopopulating the selected information elements into at least one input field of a web page file; and (4) in response to receiving the selected consumer information elements from the host server, passing the selected consumer information elements to a processing module for processing, as recited in amended independent Claim 36.

Similar to the analysis of independent Claim 1, the Examiner's proposed combination of references fails to address the specifics of retrieving the selected consumer information elements by filtering data from the information account with a database management system and autopopulating the selected information elements into at least one input field of a web page file. The Examiner's proposed combination also fails to teach that in response to receiving the selected consumer information elements from the host server, the selected consumer information elements are passed to a processing module for processing, as recited in amended independent Claim 36.

In light of the differences between amended Claim 36 and the Wisner and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 36. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

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Independent Claim 50

The rejection of Claim 50 is respectfully traversed. It is respectfully submitted that the Wisner and Fortenberry references fail to describe, teach, or suggest the combination of: (1) executing a browser for accessing a web page data file hosted by a vendor server, the web page file including an instruction that causes the browser to download a temporary client-side application from a host server that hosts a central data repository storing an information account; and (2) executing the client-side application in order to: (a) determine a plurality of selected consumer information elements that are to be input into input fields of the web page file, (b) transmit a request to the host server for retrieval of the selected consumer information elements from the information account, (c) retrieving the selected consumer information elements by filtering data from the information account with a database management system; and (d) in response to receiving the selected consumer information elements from the host server, auto-populating the selected consumer information elements into the input fields of the web page file, as recited in amended independent Claim 50.

Similar to the analysis of independent Claim 1, the Examiner's proposed combination of references fails to address the specifics of retrieving selected consumer information elements by filtering data from the information account with a database management system and in response to receiving the selected consumer information elements from the host server, auto-populating the selected consumer information elements into the input fields of the web page file. The Examiner's proposed combination also fails to teach a client side application that is responsible for the actions mentioned above.

In light of the differences between amended Claim 50 and the Wisner and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 50. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

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Independent Claim 58

The rejection of Claim 58 is respectfully traversed. It is respectfully submitted that the Wisner and Fortenberry references fail to describe, teach, or suggest the combination of: (1) a central data repository accessible via the distributed electronic network for storing an information account, the information account comprising a plurality of consumer information elements associated with a consumer and subject to the consumer's control and management; and (2) a host server for communicating with the central database and with a network device via the distributed electronic network and for executing computer-executable instructions for: (a) in response to receiving a request from the network device for selected consumer information elements, communicating with the central data repository in order to retrieve the selected consumer information elements from the information account by filtering data from the information account with a database management system, (b) and transmitting the selected consumer information elements to the network device over the distributed electronic network; and (c) autopopulating the selected consumer information elements into at least one input field of a web page file, as recited in amended independent Claim 58.

Similar to the analysis of independent Claim 1, the Examiner's proposed combination of references fails to address the specifics of a communicating with the central data repository in order to retrieve the selected consumer information elements from the information account by filtering data from the information account with a database management system, and autopopulating the selected consumer information elements into at least one input field of a web page file, as recited in amended independent Claim 58. The Examiner's proposed combination further fails to provide any teaching of a host server that is responsible for the above described actions.

In light of the differences between amended Claim 58 and the Wisner and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 58. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

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Independent Claim 79

The rejection of Claim 79 is respectfully traversed. It is respectfully submitted that the Wisner and Fortenberry references fail to describe, teach, or suggest a signal comprising the combination of: (1) a tagged data stream representing consumer information elements that have been filtered from an information account by a database management system, (2) stored in a central data repository, (3) in response to a request for the consumer information elements from a client device, the client device executing a browser accessing a web page that prompts for input of the consumer information elements, (4) the consumer elements being autopopulated into at least one input field of a web page, as recited in amended independent Claim 79.

Similar to the analysis of independent Claim 1, the Examiner's proposed combination of references fails to address the specifics of a tagged data stream representing consumer information elements that have been filtered from an information account by a database management system and the consumer elements being autopopulated into at least one input field of a web page, as recited in amended independent Claim 79. The Examiner's proposed combination also fails to provide any teaching of the client device executing a browser accessing a web page that prompts for input of the consumer information elements that are the ones that are autopopulated.

In light of the differences between amended Claim 79 and the Wisner and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 79. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Independent Claim 80

The rejection of Claim 80 is respectfully traversed. It is respectfully submitted that the Wisner and Fortenberry references fail to describe, teach, or suggest a data structure comprising a combination of: (1) a client-side application configured for managing communications between a client device and a database management system, (2) the database management system being stored on a host server that filters and accesses an information account comprising consumer

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information elements associated with a consumer stored in a central data repository, (3) the client-side application autopopulating selected consumer information elements into at least one input field of a web page file, as recited in amended independent Claim 80.

Similar to the analysis of independent Claim 1, the Examiner's proposed combination of references fails to address the specifics of a host server that filters and accesses an information account comprising consumer information elements associated with a consumer stored in a central data repository and a client-side application for autopopulating selected consumer information elements into at least one input field of a web page file, as recited in amended independent Claim 80.

In light of the differences between amended Claim 80 and the Wisner and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 80. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Independent Claim 84

The rejection of Claim 84 is respectfully traversed. It is respectfully submitted that the Wisner and Fortenberry references fail to describe, teach, or suggest the combination of: (1) a means for centrally storing an information account comprising a plurality of tagged consumer information elements associated with a consumer; (2) means for hosting a database management system configured to create, update or delete the consumer information elements; (3) means for managing communications between the database management system and a network device across a distributed electronic network, (4) the means being configured to request selected consumer information elements from the database management system, receive the selected consumer information elements from the database management system which filters an information account to obtain the consumer information elements, and transmit the selected consumer information elements across the distributed electronic network for use by the network device; and (5) means for autopopulating the selected consumer information elements into at least one input field of a web page, as recited in amended independent Claim 84.

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Similar to the analysis of independent Claim 1, the Examiner's proposed combination of references fails to address a means being configured to request selected consumer information elements from the database management system, receive the selected consumer information elements from the database management system which filters an information account to obtain the consumer information elements and means for autopopulating the selected consumer information elements into at least one input field of a web page, as recited in amended independent Claim 84.

In light of the differences between amended Claim 84 and the Wisner and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 84. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Independent Claim 88

The rejection of Claim 88 is respectfully traversed. It is respectfully submitted that the Wisner and Fortenberry references fail to describe, teach, or suggest the combination of: (1) storing a user personal information account within a central data repository accessible via the distributed electronic network, the user personal information account comprising a plurality of information elements relating to a user; (2) receiving, via the distributed electronic network, a first request from a first network device for selected information elements in the user personal information account for use by a first client-side application program, the first request being made by the first network device responsive to a first input command supplied by the user; (3) in response to the first request, retrieving the selected information elements from the user personal information account by filtering data from the user personal information account with a database management system and transmitting the selected information elements, via the distributed electronic network, to the first network device; (4) autopopulating the selected consumer information elements into at least one input field of a first web page file; (5) receiving, via the distributed electronic network, a second request from a second network device for selected information elements in the user personal information account for use by a second client-side

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application program, the second request being made by the second network device responsive to a second input command supplied by the user; (6) in response to the second request, retrieving the selected consumer information elements from the user personal information account by filtering data from the user personal information account with a database management system and transmitting the selected consumer information elements, via the distributed electronic network, to the second network device; and (7) autopopulating the selected consumer information elements into at least one input field of a second web page file, as recited in amended independent Claim 88.

Similar to the analysis of independent Claim 1, the Examiner's proposed combination of references fails to address the specifics of retrieving selected information elements from a user personal information account by filtering data from the user personal information account with a database management system and transmitting the selected information elements, via the distributed electronic network, to the first network device and autopopulating the selected consumer information elements into first and second web page files, as recited in amended independent Claim 88.

In light of the differences between amended Claim 88 and the Wisner and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 88. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Independent Claim 90

The rejection of Claim 90 is respectfully traversed. It is respectfully submitted that the Wisner and Fortenberry references fail to describe, teach, or suggest the combination of: (1) storing a user personal information account within a central data repository accessible via the distributed electronic network, (2) the user personal information account comprising a plurality of information elements relating to a user; (3) transmitting to a network device, over the distributed electronic network, a web page file from a provider web site; (4) transmitting to the network device, over the distributed electronic network, a client-side application program, the

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client-side application program being transmitted in response to a request from the network device resulting from execution at the network device of an instruction within the web page file; (5) receiving from the network device, over the distributed electronic network, a request for selected information elements in the user personal information account, (6) the request being made by the network device under control of the client-side application program; (7) in response to the request, retrieving the selected information elements from the user personal information account by filtering data from the user personal information account with a database management system and transmitting the selected information elements, over the distributed electronic network, to the network device; and (8) autopopulating the selected consumer information elements into at least one input field of the web page file, as recited in amended independent Claim 90.

Similar to the analysis of independent Claim 1, the Examiner's proposed combination of references fails to address the specifics of retrieving selected information elements from a user personal information account by filtering data from the user personal information account with a database management system and transmitting the selected information elements, over the distributed electronic network, to the network device and autopopulating the selected consumer information elements into at least one input field of the web page file, as recited in amended independent Claim 90.

In light of the differences between amended Claim 90 and the Wisner and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 90. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Independent Claim 94

The rejection of Claim 94 is respectfully traversed. It is respectfully submitted that the Wisner and Fortenberry references fail to describe, teach, or suggest the combination of: (1) storing an information account in a central data repository accessible via the distributed electronic network, the information account comprising a plurality of tagged consumer

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information elements associated with a consumer and being subject to the consumer's control and management; (2) receiving, over the distributed electronic network, a plurality of requests from a network device for different combinations of selected consumer information elements; (3) in response each of the requests, retrieving the selected consumer information elements from the information account by filtering data from the information account with a database management system and transmitting the selected consumer information elements, as tagged data streams, to the network device over the distributed electronic network; and (4) autopopulating the selected consumer information elements into at least one input field of a web page, as recited in amended independent Claim 94.

Similar to the analysis of independent Claim 1, the Examiner's proposed combination of references fails to address the specifics of retrieving selected consumer information elements from an information account by filtering data from the information account with a database management system and transmitting the selected consumer information elements, as tagged data streams, to the network device over the distributed electronic network and autopopulating the selected consumer information elements into at least one input field of a web page, as recited in amended independent Claim 94.

In light of the differences between amended Claim 94 and the Wisner and Fortenberry references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 94. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Dependent Claims 2-23, 25-35, 37-49, 51-57, 59-62, 64-78, 81-83, 85-87, 89, 91-93, and 95

The Applicants respectfully submit that the above-identified dependent claims are allowable because the independent claims from which they depend are patentable over the cited references. The Applicants also respectfully submit that the recitations of these dependent claims are of patentable significance.

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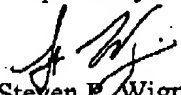
In view of the foregoing, the Applicants respectfully request that the Examiner withdraw the pending rejections of dependent Claims 2-23, 25-35, 37-49, 51-57, 59-62, 64-78, 81-83, 85-87, 89, 91-93, and 95.

CONCLUSION

The foregoing is submitted as a full and complete response to the Office Action mailed on July 12, 2004. The Applicants and the undersigned thank Examiner Robinson for consideration of these remarks. The Applicants have amended the claims and have submitted remarks to traverse rejections of Claims 1-95. The Applicants respectfully submit that the present application is in condition for allowance. Such action is hereby courteously solicited.

If the Examiner believes that there are any issues that can be resolved by a telephone conference, or that there are any formalities that can be corrected by an Examiner's amendment, please contact the undersigned in the Atlanta Metropolitan area (404) 572-2884.

Respectfully submitted,


Steven P. Wigmore
Reg. No. 40,447

KING & SPALDING, LLP
45th Floor, 191 Peachtree Street, N.E.
Atlanta, Georgia 30303
404.572.4600
K&S Docket: 07982.105003